

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

NORMAN J FAETT III

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:14-23446

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/27/2014 and confirmed on 11/13/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		192,716.00
Less Refunds to Debtor	5,229.61	
TOTAL AMOUNT OF PLAN FUND		187,486.39

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,190.00	
Trustee Fee	7,860.96	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,050.96

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE SCIG SE Acct: 3364	0.00	0.00	0.00	0.00
	US BANK TRUST NA - TRUSTEE SCIG SE Acct: 3364	0.00	83,816.38	0.00	83,816.38
	US BANK TRUST NA - TRUSTEE SCIG SE Acct: 3364	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 6513	34,520.00	34,520.00	1,448.74	35,968.74
	PA DEPARTMENT OF REVENUE* Acct: 6513	6,832.99	6,832.99	286.74	7,119.73
	MUNICIPALITY OF MT LEBANON (SWG) Acct: XXXXXXXXXXXXXXX2,14	50.58	50.58	129.22	179.80
	MUNICIPALITY OF MT LEBANON (SWG) Acct: XXXXXXXXXXXXXXXXXXXX-INT	18.07	18.07	0.00	18.07
					127,102.72

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	NORMAN J FAETT III Acct:	0.00	0.00	0.00	0.00
	NORMAN J FAETT III Acct:	5,229.61	5,229.61	0.00	0.00
	STEIDL & STEINBERG Acct:	3,190.00	3,190.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 6513	16,909.45	16,909.45	0.00	16,909.45
	MT LEBANON SD & MUNIC OF MT LEBAN Acct: XXXXXXXXXXXX2-13	1,954.07	1,954.07	0.00	1,954.07
	PA DEPARTMENT OF REVENUE* Acct: 6513	469.04	469.04	0.00	469.04
					19,332.56

Unsecured					
	AMERICREDIT FINANCIAL SVCS INC DBA	3,798.27	3,798.27	0.00	3,798.27

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5459				
	PRA/PORTFOLIO RECOVERY ASSOC	5,438.56	5,438.56	0.00	5,438.56
	Acct: 1246				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 6730				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 6513				
	INTERNAL REVENUE SERVICE*	20,763.32	20,763.32	0.00	20,763.32
	Acct: XXXXX5278				
	BERNSTEIN-BURKLEY PC (FORMERLY F	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					30,000.15
TOTAL PAID TO CREDITORS					176,435.43
TOTAL					
	CLAIMED	19,332.56			
	PRIORITY	41,421.64			
	SECURED	30,000.15			

Date: 09/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

NORMAN J FAETT III

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-23446

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Norman J Faett, III
 Debtor

Case No. 14-23446-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.

db
 13912263 +Norman J Faett, III, 746 Shady Lane, Pittsburgh, PA 15228-2451
 13912264 +Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610
 Citi Financial Services, and Network Personal Loans, c/o Accounts Receivable Managment,
 P.O. Box 561, Thorofare, NJ 08086-0561
 13912265 GM Financial, PO Box 18323, Arlington, TX 76096-3123
 13912266 GM Financial and Americredit Financial, c/o David J. Apothaker, Esq.,
 520 Fellowship Rd., Suite C-306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
 13924368 +Mt. Lebanon School District, c/o Jordan Tax Service, 102 Rahway Road,
 Canonsburg, PA 15317-3349
 13953445 +Municipality of Mt. Lebanon, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13953446 +Municipality of Mt. Lebanon/Mt. Lebanon SD, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13912269 +PA Department of Revenue, PO Box 280432, Harrisburg, PA 17128-0432
 14661645 Select Portfolio Servicing Inc., P.O.Box 65450, Salt Lake City, UT 84165
 14775610 +U.S. Bank Trust National Association, c/o BSI Financial Services,
 1425 Greenway Drive, Ste. 400, Irving, TX 75038-2480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13918094 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 26 2019 03:26:26
 Americredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 13943818 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Sep 26 2019 03:28:22 Caliber Home Loans, Inc.,
 P.O. Box 24330, Oklahoma City, Oklahoma 73124-0330
 13924363 E-mail/Text: mrdiscen@discover.com Sep 26 2019 03:26:08 Discover Bank, PO Box 15251,
 Wilmington, DE 19886
 13943596 E-mail/Text: mrdiscen@discover.com Sep 26 2019 03:26:08 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13912267 E-mail/Text: cio.bncmail@irs.gov Sep 26 2019 03:26:22 Internal Revenue Service,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 13924369 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2019 03:27:00 PA Department of Revenue,
 Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 13958318 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 26 2019 03:35:37
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13917440 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2019 03:27:00
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Caliber Home Loan, Inc.
 cr DLJ Mortgage Capital, Inc.
 cr Duquesne Light Company
 cr LSF8 Master Participation Trust, by Caliber Home L
 cr Mt. Lebanon School District
 cr Municipality of Mt. Lebanon
 cr U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE O
 cr U.S. Bank Trust National Association, as Trustee o
 cr* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
 13924361* +Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610
 13924362* Citi Financial Services, and Network Personal Loans, c/o Accounts Receivable Managment,
 P.O. Box 561, Thorofare, NJ 08086-0561
 13924364* GM Financial, PO Box 18323, Arlington, TX 76096-3123
 13924365* GM Financial and Americredit Financial, c/o David J. Apothaker, Esq.,
 520 Fellowship Rd., Suite C-306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
 13912268* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, c/o Edward Laubaugh, Esq.,
 8th Floor- Federal Building, 1000 Liberty Ave., Pittsburgh, PA 15222)
 13924366* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 13924367* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 13924370* PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 13924371* PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 14865352* +U.S. Bank Trust National Association, c/o BSI Financial Services,
 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480

TOTALS: 8, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 19

Date Rcvd: Sep 25, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor LSF8 Master Participation Trust, by Caliber Home Loans, Inc. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Celine P. DerKrikorian on behalf of Creditor LSF8 Master Participation Trust, by Caliber Home Loans, Inc. ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor DLJ Mortgage Capital, Inc. bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Caliber Home Loan, Inc. bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Mt. Lebanon School District jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Municipality of Mt. Lebanon jhunt@grblaw.com, cnoroski@grblaw.com
Kenneth Steidl on behalf of Debtor Norman J Faett, III julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10